

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

VINCENT ROBERT RONEY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-10579

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/08/2018 and confirmed on 8/16/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		67,853.29
Less Refunds to Debtor	1,187.73	
TOTAL AMOUNT OF PLAN FUND		66,665.56

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	3,196.79	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,196.79

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 6485	0.00	51,158.63	0.00	51,158.63
	LAKEVIEW LOAN SERVICING LLC Acct: 6485	9,310.14	9,310.14	0.00	9,310.14
	KUBOTA CREDIT CORP (USA) Acct: 2634	0.00	0.00	0.00	0.00
	NATIONWIDE RECREATION Acct: 5481	0.00	0.00	0.00	0.00
					60,468.77

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	VINCENT ROBERT RONEY Acct:	0.00	0.00	0.00	0.00
	VINCENT ROBERT RONEY Acct:	1,187.73	1,187.73	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,000.00	3,000.00	0.00	0.00
	DOMESTIC RELATIONS OBLIGATION Acct:	0.00	0.00	0.00	0.00
	LAKEVIEW LOAN SERVICING LLC Acct: 6485	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	ABSOLUTE RESOLUTIONS INVESTMENT\$ Acct: 2279	5,388.23	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 6237	2,717.94	0.00	0.00	0.00
	UPMC HEALTH SERVICES Acct: 6091	1,070.08	0.00	0.00	0.00
	ECAST SETTLEMENT CORP	434.76	0.00	0.00	0.00

18-10579

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5284				
	ECAST SETTLEMENT CORP	686.21	0.00	0.00	0.00
	Acct: 8725				
	WIDGET FEDERAL CREDIT UNION D/B/A V	8,339.75	0.00	0.00	0.00
	Acct: 6351				
	WIDGET FEDERAL CREDIT UNION D/B/A V	5,182.21	0.00	0.00	0.00
	Acct: 6351				
	WIDGET FEDERAL CREDIT UNION D/B/A V	597.78	0.00	0.00	0.00
	Acct: 6351				
	WIDGET FINANCIAL **	0.00	0.00	0.00	0.00
	Acct: 0009				
	WIDGET FINANCIAL **	0.00	0.00	0.00	0.00
	Acct: 0000				
	UPMC PHYSICIAN SERVICES	497.93	0.00	0.00	0.00
	Acct: 6091				
	KUBOTA CREDIT CORP (USA)	822.44	0.00	0.00	0.00
	Acct: 2634				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8725				
	STERN & EISENBERG LP	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	UPMC HAMOT	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

60,468.77

TOTAL CLAIMED

PRIORITY 0.00

SECURED 9,310.14

UNSECURED 25,737.33

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

VINCENT ROBERT RONEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-10579

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Vincent Robert Roney
Debtor

Case No. 18-10579-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Sep 27, 2023

Form ID: pdf900

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2023:

Recip ID	Recipient Name and Address
db	+ Vincent Robert Roney, 5000 East Avenue, Mc Kean, PA 16426-1444
cr	+ Lakeview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14861237	+ Fnb Consumer Discount Company, 2501 West 12th Street, Erie, PA 16505-4527
14894843	+ Nationwide Recreation Finance, PO Box 1028, Mandeville, LA 70470-1028
14874977	+ Nationwide Recreation Finance, 5066 South Amherst Highway, Suite 110, Madison Heights VA 24572-2442
14861243	+ UPMC Hamot Surgery Center, 200 State Street, Erie, PA 16507-1499

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy@absoluteresolutions.com	Sep 28 2023 00:06:00	Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14895004	Email/Text: Bankruptcy@absoluteresolutions.com	Sep 28 2023 00:06:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14861234	+ Email/PDF: MarletteBKNotifications@resurgent.com	Sep 28 2023 00:12:56	Best Egg / SST, 4315 Pickett Road, Saint Joseph, MO 64503-1600
14861235	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2023 00:11:57	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14889455	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 28 2023 00:24:05	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
15441408	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 28 2023 00:06:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
14861236	+ Email/Text: rj@ffcc.com	Sep 28 2023 00:06:00	First Federal Credit Control, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122
14984171	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Sep 28 2023 00:06:00	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14861238	^ MEBN	Sep 28 2023 00:04:27	Kubota Credit Corporation, 1000 Kubota Drive, Grapevine, TX 76051-2334
14899553	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 28 2023 00:06:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14861239	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 28 2023 00:06:00	Loancare Servicing Center, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14861974	+ Email/PDF: rmscedi@recoverycorp.com	Sep 28 2023 00:24:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14861240	+ Email/Text: BKCourtNotices@yourmortgageonline.com	Sep 28 2023 00:06:00	Plaza Home Mortgage / Dovenmu, 1 Corporate

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Sep 27, 2023

Form ID: pdf900

Total Noticed: 27

15516814	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 28 2023 00:06:00	Drive, Lake Zurich, IL 60047-8944 RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
14861241	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 28 2023 00:11:57	Synco / Lowes, Po Box 956005, Orlando, FL 32896-0001
14861242	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 28 2023 00:24:20	Synco / Walmart, Po Box 965024, Orlando, FL 32896-5024
14891727	Email/Text: BNCnotices@dcmservices.com	Sep 28 2023 00:06:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14892142	Email/Text: BNCnotices@dcmservices.com	Sep 28 2023 00:06:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14903535	+ Email/Text: collections@widgetfinancial.com	Sep 28 2023 00:07:00	Widget Federal Credit Union, 2154 E. Lake Rd., Erie, PA 16511-1140
14861244	+ Email/Text: collections@widgetfinancial.com	Sep 28 2023 00:07:00	Widget Financial, 2154 East Lake Road, Erie, PA 16511-1140
14897432	Email/PDF: bncnotices@becket-lee.com	Sep 28 2023 00:24:21	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC as servicing agent f
cr		Nationstar Mortgage LLC as servicer for Lakeview L
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC bnicholas@kmlawgroup.com

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Sep 27, 2023

Form ID: pdf900

Total Noticed: 27

Christopher A. DeNardo

on behalf of Creditor Nationstar Mortgage LLC as servicer for Lakeview Loan Servicing LLC logsecf@logs.com

Christopher A. DeNardo

on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com

Christopher M. McMonagle

on behalf of Creditor Lakeview Loan Servicing LLC christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com

Daniel P. Foster

on behalf of Debtor Vincent Robert Roney dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel Philip Jones

on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com

Michelle L. McGowan

on behalf of Creditor Lakeview Loan Servicing LLC mimcgowan@raslg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Steven P Kelly

on behalf of Creditor Lakeview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 11